

Marie-Ann Greenberg, MAG-1284
Marie-Ann Greenberg, Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2480
Chapter 13 Standing Trustee

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:

ROBERT A. MAIZUS
BEVERLY R. PORWAY

Case No.: 10-25494 NLW

HEARING DATE: 7/22/2010

TRUSTEE'S OBJECTIONS TO CONFIRMATION

Marie-Ann Greenberg, the Chapter 13 Standing Trustee by way of objection to the Debtor's proposed plan respectfully objects as follows:

■ The Debtor has failed to provide a valuation of the Debtor's property to the Standing Trustee, and is not cooperating with the Trustee in violation of 11 U.S.C. Section 521(a)(3).

Specifically, on residence.

■ The Debtor's Projected Disposable Income has not been pledged for the entire Applicable Commitment Period in violation of 11 U.S.C. Section 1325(b)(1)(B).

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■ The Debtor's Schedule "J" includes expenses not reasonably necessary for the support of the Debtor or his dependents.

Specifically, \$700 for electricity/heating, \$880 for medical/dental, \$180 for telephone/cable/internet, \$130 for school expenses, \$55 for personal care, \$295 for bus fares, and \$270 for cell phone.

■ The Chapter 13 Trustee hereby objects to the exemptions in the above-captioned case pursuant to Bankruptcy Rule 4003. The Trustee further objects to all exemptions claimed now or at any time before confirmation in any amount in excess of the maximum dollar amounts allowed by the statute, or which does not clearly state the statutory basis for the exemption, the dollar amount claimed as exempt, or the

specific property being exempted. The Trustee requests that any hearing on this objection be scheduled for the date of confirmation.

■ The Trustee objects to Schedule B - Line 35 - All items listed there are not assets. Debtors have no cognizable or foreseeable claim for social security, unemployment, VA benefits, worker's comp., or any claim vs. creditors. The Trustee objects to all exemptions listed on these items as well. The Trustee objects to B22C - Line 39 - \$713 for health insurance - nothing on Schedule J; Line 47 and 48 - expenses for stripped off 2nd mortgage. Line 57 - \$294.67 for public transportation. This expense is already taken at Line 27A.

WHEREFORE, Marie-Ann Greenberg, the Chapter 13 Standing Trustee prays that confirmation of the Debtor's Chapter 13 plan in its present form be denied.

Dated: July 16, 2010

By: /S/ Marie-Ann Greenberg
Marie-Ann Greenberg, Esquire
Chapter 13 Standing Trustee

cc: ANDY WINCHELL, ESQ.